

**Information to identify the case:**

Debtor 1	<b>Karen L Waldorf</b>	Social Security number or ITIN	xxx-xx-6581
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	<b>19-13417-CMG</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Karen L Waldorf

4/26/24

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Karen L Waldorf  
Debtor

Case No. 19-13417-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Apr 26, 2024

User: admin  
Form ID: 3180W

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Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2024:**

Recip ID	Recipient Name and Address
db	+ Karen L Waldorf, 22 Magnolia Court, Piscataway, NJ 08854-2299
cr	+ Eric Waldorf, 803 5th Street, Union Beach, NJ 07735-2825
cr	+ Stark & Stark, P.C., 993 Lenox Drive, Building 2, Lawrenceville, NJ 08648-2389
518360524	+ Eric A. Waldorf, 803 5th Street, Union Beach, NJ 07735-2825
518395192	#+ Eric Waldof, Law Office of Scott J Goldstein, LLC, 280 West Main Street, Denville, NJ 07834-1233
518066259	+ Hunterdon Medical Center, 2100 Wescott Dr, Flemington, NJ 08822-4604
518064960	+ Plantation Resort, 1250 Highway 17 North, Myrtle Beach, SC 29575-6006
518036652	+ Stark & Stark, 993 Lenox Dr Building 2, Lawrence Township, NJ 08648-2389
518197828	+ Stark & Stark, P.C., Attn: Thomas S. Onder, Esq., 993 Lenox Drive, Bldg. 2, Lawrenceville, NJ 08648-2389
518039643	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518064190	+ TD Bank N.A., Richard J Tracy III, Esq., 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835
518062898	+ TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
518036657	++ WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001 address filed with court:, Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606

TOTAL: 13

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 26 2024 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 26 2024 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	+ EDI: WFFC2	Apr 27 2024 00:19:00	Wells Fargo Bank, N.A., P.O. Box 10335, Des Moines, IA 50306-0335
518156983	Email/PDF: bncnotices@becket-lee.com	Apr 26 2024 20:52:51	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518036644	+ Email/PDF: bncnotices@becket-lee.com	Apr 26 2024 20:42:20	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518036645	+ EDI: BANKAMER	Apr 27 2024 00:19:00	Bank Of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
518173962	+ EDI: BANKAMER2	Apr 27 2024 00:19:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518036646	+ EDI: CAPITALONE.COM	Apr 27 2024 00:19:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518173187	+ EDI: AIS.COM	Apr 27 2024 00:19:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518036647	+ EDI: CITICORP		

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		Apr 27 2024 00:19:00	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518204870	+ EDI: CITICORP		
		Apr 27 2024 00:19:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
520108883	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Apr 26 2024 20:36:00	Citigroup Mortgage Loan Trust 2022-RP3, c/o Rushmore Servicing, P.O. Box 619094, Dallas, TX 75261-9741, Citigroup Mortgage Loan Trust 2022-RP3, c/o Rushmore Servicing 75261-9094
520108882	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Apr 26 2024 20:36:00	Citigroup Mortgage Loan Trust 2022-RP3, c/o Rushmore Servicing, P.O. Box 619094, Dallas, TX 75261-9094
519746659	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Apr 26 2024 20:36:00	Citigroup Mortgage Loan Trust 2022-RP5, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708, Citigroup Mortgage Loan Trust 2022-RP5, c/o Rushmore Loan Management Services 92619-2708
519746658	Email/Text: nsm_bk_notices@mrcooper.com		
		Apr 26 2024 20:36:00	Citigroup Mortgage Loan Trust 2022-RP5, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708
518036648	+ EDI: CITICORP		
		Apr 27 2024 00:19:00	Costco Go Anywhere Citicard, Citicorp Credit Services/Centralized Ban, Po Box 790040, St. Louis, MO 63179-0040
518579179	Email/PDF: resurgentbknotifications@resurgent.com		
		Apr 26 2024 20:41:53	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518579178	Email/PDF: resurgentbknotifications@resurgent.com		
		Apr 26 2024 20:42:08	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518200462	Email/PDF: resurgentbknotifications@resurgent.com		
		Apr 26 2024 20:41:48	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518710246	EDI: PRA.COM		
		Apr 27 2024 00:19:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518710247	EDI: PRA.COM		
		Apr 27 2024 00:19:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518199889	EDI: PRA.COM		
		Apr 27 2024 00:19:00	Portfolio Recovery Associates, LLC, c/o Amazon.com Store Card, POB 41067, Norfolk VA 23541
518036651	+ Email/Text: Bankruptcy@pinnaclefcu.com		
		Apr 26 2024 20:37:00	Pinnacle Fed Cr Un, 135 Raritan Center Pkwy, Edison, NJ 08837-3625
518216992	+ Email/Text: bncmail@w-legal.com		
		Apr 26 2024 20:38:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
518539337	+ EDI: PRA.COM		
		Apr 27 2024 00:19:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
518036653	+ EDI: SYNC		
		Apr 27 2024 00:19:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518036654	EDI: TDBANKNORTH.COM		
		Apr 27 2024 00:19:00	TD Bank, N.A., 32 Chestnut Street, Po Box 1377, Lewiston, ME 04243
518103876	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com		
		Apr 26 2024 20:36:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518036655	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com		
		Apr 26 2024 20:37:00	Toyota Motor Credit, PO Box 8026, Cedar Rapids, IA 52408-8026
518142244	EDI: USBANKARS.COM		
		Apr 27 2024 00:19:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, St Louis,

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518036649	EDI: USBANKARS.COM	Apr 27 2024 00:19:00	MO 63166-0108 Elan Financial Service, Attn: Bankruptcy, 4801 Frederica Street, Owensboro, KY 42301
518036656	EDI: USBANKARS.COM	Apr 27 2024 00:19:00	US Bank/RMS CC, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201
518135930	+ EDI: WFFC2	Apr 27 2024 00:19:00	Wells Fargo Bank, N.A., Small Business Lending Division, P.O. Box 29482, Phoenix AZ 85038-9482
518144272	+ EDI: WFFC2	Apr 27 2024 00:19:00	Wells Fargo Bank, N.A., POB 1629, Minneapolis, MN 55440-1629
518213983	+ EDI: WFFC2	Apr 27 2024 00:19:00	Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629
520194829	+ Email/Text: RASEBN@raslg.com	Apr 26 2024 20:36:00	Wells Fargo Bank, N.A., Robertson, Anschutz, Schneid, & Crane PL, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001
518036658	+ EDI: WFFC2	Apr 27 2024 00:19:00	Wells Fargo Hm Mortgag, Po Box 10335, Des Moines, IA 50306-0335
TOTAL: 37			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518036650		Financial Resources Fc
518189381	*+	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518214014	*+	Wells Fargo Bank, N.A., POB 1629, Minneapolis, MN 55440-1629

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 28, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor Wells Fargo Bank N.A. ajennings@raslg.com
Denise E. Carlon	

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on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Elizabeth L. Wassall

on behalf of Creditor Wells Fargo Bank N.A. ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com

Emmanuel J. Argentieri

on behalf of Creditor Citigroup Mortgage Loan Trust 2022-RP3 bk@rgalegal.com

Kevin Gordon McDonald

on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Robert C. Nisenson

on behalf of Debtor Karen L Waldorf r.nisenson@rcn-law.com  
doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com

Scott J. Goldstein

on behalf of Creditor Eric Waldorf scott@wg-attorneys.com  
LawOfficesofScottJGoldsteinLLC@jubileebk.net;dontas@wg-attorneys.com

Thomas S. Onder

on behalf of Creditor Stark & Stark P.C. tonder@stark-stark.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William M.E. Powers

on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

William M.E. Powers, III

on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

TOTAL: 13